



2021 Retiree Health Insurance Rates

The 2021 health insurance rates for retirees are effective January 1, 2021 through December 31, 2021 and will be deducted on a post-tax basis. Pre-65 retirees and covered dependents must meet eligibility requirements in order to enroll in retiree health insurance. *Note: Post-65 retirees and post-65 spouses are not eligible for the city's retiree medical insurance.

Optima Health (Medical)

Optima HDHP (High Deductible Health Plan)		Retiree Contribution Per Month	
Retiree Only		\$536.55	
Retiree & Child(ren)		\$804.81	
Retiree & Spouse		\$1,234.05	
Family		\$1,716.94	
HSA for Optima HDHP (Health Savings Account)	Annual Maximum	Maximum Contribution Per Month (Optional)	
Individual	\$3,600	\$300.00	
Family	\$7,200	\$600.00	
Optima HMO (Health Maintenance Organization)		Retiree Contribution Per Month	
Retiree Only		\$572.94	
Retiree & Child(ren)		\$859.40	
Retiree & Spouse		\$1,317.74	
Family		\$1,833.38	
Optima POS (Point of Service)		Retiree Contribution Per Month	
Retiree Only		\$681.36	
Retiree & Child(ren)		\$1,022.03	
Retiree & Spouse		\$1,567.10	
Family		\$2,180.34	

Delta Dental (Dental)

Delta EPO (Exclusive Provider Organization)		Retiree Contribution Per Month	
Retiree Only		\$22.60	
Retiree & Child(ren)		\$45.78	
Retiree & Spouse		\$43.02	
Family		\$61.92	
Delta PPO Plus Premier (Preferred Provider Organization)		Retiree Contribution Per Month	
Retiree Only		\$30.10	
Retiree & Child(ren)		\$60.84	
Retiree & Spouse		\$57.44	
Family		\$82.14	

Vision Service Plan (Vision)

Vision Service Plan (VSP)		Retiree Contribution Per Month	
Retiree Only		\$8.94	
Retiree & Child(ren)		\$17.20	
Retiree & Spouse		\$16.75	
Family		\$27.55	

Legal Resources (Legal)

Legal Resources		Retiree Contribution Per Month	
Legal Resources		\$17.00	